

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: GILL, MICHELLE A.

§ Case No. 16-33197-ABG

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§

Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on October 18, 2016. The undersigned trustee was appointed on October 18, 2016.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 33,337.06

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>18.66</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>4,000.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>29,318.40</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 03/05/2018 and the deadline for filing governmental claims was 04/16/2017. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$3,155.81. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,155.81, for a total compensation of \$3,155.81.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/26/2018 By:/s/ILENE F. GOLDSTEIN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Page: 1

Case Number: 16-33197-ABG

Case Name: GILL, MICHELLE A.

Period Ending: 12/26/18

Trustee: (330290) ILENE F. GOLDSTEIN

Filed (f) or Converted (c): 10/18/16 (f)

§341(a) Meeting Date: 11/10/16

Claims Bar Date: 03/05/18

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Cash Imported from original petition Doc# 23	40.00	40.00		0.00	FA
2	Checking account: US Bank Imported from original petition Doc# 23	118.00	118.00		0.00	FA
3	Checking account: Direct Express Prepaid Debit Imported from original petition Doc# 23	0.00	0.00		0.00	FA
4	Security deposit on rental unit: Royal Oak Imported from original petition Doc# 23	2,500.00	2,500.00		0.00	FA
5	Used Furniture Imported from original petition Doc# 23	750.00	750.00		0.00	FA
6	x2 televisions Imported from original petition Doc# 23	200.00	200.00		0.00	FA
7	Used Clothing Imported from original petition Doc# 23	350.00	350.00		0.00	FA
8	ending Survivor action for godmother - Attorney: (u) Imported from original petition Doc# 23	0.00	Unknown		33,337.06	FA
9	2007 Dodge Charger, 125000 miles. Entire property Imported from original petition Doc# 23	6,425.00	0.00		0.00	FA
10	2010 Nissan Altima, 62000 miles. Entire property Imported from original petition Doc# 23	3,262.50	0.00		0.00	FA
10	Assets    Totals (Excluding unknown values)	\$13,645.50	\$3,958.00		\$33,337.06	\$0.00

**Major Activities Affecting Case Closing:**

STATUS: January 2018 The Trustee is pursing a wrongful death Survivor action

Initial Projected Date Of Final Report (TFR): March 31, 2019

Current Projected Date Of Final Report (TFR): March 31, 2019

**Form 2**  
**Cash Receipts And Disbursements Record**

Page: 1

Case Number: 16-33197-ABG

Trustee: ILENE F. GOLDSTEIN (330290)

Case Name: GILL, MICHELLE A.

Bank Name: Rabobank, N.A.

Taxpayer ID #: \*\*-\*\*7929

Account: \*\*\*\*\*7666 - Checking Account

Period Ending: 12/26/18

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
10/07/18	{8}	Estate of Willie Harrington	Distribution from Probate Estate	1229-000	33,337.06		33,337.06
10/14/18	101	Michelle Gill	Exemption	8100-002		4,000.00	29,337.06
10/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		18.66	29,318.40

ACCOUNT TOTALS	33,337.06	4,018.66	\$29,318.40
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>33,337.06</b>	<b>4,018.66</b>	
Less: Payments to Debtors		4,000.00	
<b>NET Receipts / Disbursements</b>	<b>\$33,337.06</b>	<b>\$18.66</b>	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****7666	33,337.06	18.66	29,318.40
	<b>\$33,337.06</b>	<b>\$18.66</b>	<b>\$29,318.40</b>

**E X H I B I T C**  
**ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: March 5, 2018

<b>Case Number:</b> 16-33197-ABG <b>Debtor Name:</b> GILL, MICHELLE A.		Page: 1	<b>Date:</b> December 26, 2018 <b>Time:</b> 03:22:39 PM			
Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED 900 Skokie Blvd Suite 128 Northbrook, IL 60062	Admin Ch. 7		\$6,440.00	\$0.00	6,440.00
200	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED 900 Skokie Blvd Suite 128 Northbrook, IL 60062	Admin Ch. 7		\$168.65	\$0.00	168.65
200	ILENE F. GOLDSTEIN 900 Skokie Blvd Suite 128 Northbrook, IL 60062	Admin Ch. 7	[Updated by Surplus to Debtor Report based on Net Estate Value: 24058.13]	\$3,155.81	\$0.00	3,155.81
1 100	Capital One Auto Finance, a div of Capital One, N.A. c/o AIS,Portfolio Services, LP,4515 N. Santa Fe Ave. Dept. Oklahoma City, OK 73118	Secured	History: Details1-112/07/2017Claim #1 filed by Capital One Auto Finance, a div, Amount claimed: \$12925.32 (Nalkara, Rejoy )	\$12,925.32	\$0.00	12,925.32
2 610	Armed Forces Bank, N.A. 1111 Main St Ste 202 Kansas City, MO 64105	Unsecured	History: Details2-112/14/2017Claim #2 filed by Armed Forces Bank, N.A., Amount claimed: \$866.24 (ADI, EPoc )	\$866.24	\$0.00	866.24
3 610	Seventh Avenue c/o Creditors Bankruptcy Service P.O. Box 800849 Dallas, TX 75380	Unsecured	History: Details3-101/04/2018Claim #3 filed by Seventh Avenue, Amount claimed: \$328.56 (Bennett, Mark )	\$328.56	\$0.00	328.56
4 610	LVNV Funding, LLC its successors and assigns as assignee of Bluestem Brands, Inc. Resurgent Capital Services, PO Box 10587 Greenville, SC 29603-0587	Unsecured	History: Details4-103/02/2018Claim #4 filed by LVNV Funding, LLC its successors and assigns as, Amount claimed: \$125.66 (Lamb, David )	\$125.66	\$0.00	125.66
11 640	Capital One Auto Finance, a div of Capital One, N.A. c/o AIS,Portfolio Services, LP,4515 N. Santa Fe Ave. Dept. Oklahoma City, OK 73118	Unsecured		\$26.52	\$0.00	26.52
21 640	Armed Forces Bank, N.A. 1111 Main St Ste 202 Kansas City, MO 64105	Unsecured		\$1.78	\$0.00	1.78

**E X H I B I T C**  
**ANALYSIS OF CLAIMS REGISTER**      **Claims Bar Date:** March 5, 2018

<b>Case Number:</b> 16-33197-ABG <b>Debtor Name:</b> GILL, MICHELLE A.		Page: 2	<b>Date:</b> December 26, 2018 <b>Time:</b> 03:22:39 PM			
Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
3I 640	Seventh Avenue c/o Creditors Bankruptcy Service P.O. Box 800849 Dallas, TX 75380	Unsecured		\$0.67	\$0.00	0.67
4I 640	LVNV Funding, LLC its successors and assigns as assignee of Bluestem Brands, Inc. Resurgent Capital Services, PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$0.26	\$0.00	0.26
SURPLUS 650	GILL, MICHELLE A. 335435 ROYAL OAK LANE APT. 105 GRAYSLAKE, IL 60030	Unsecured		\$5,278.93	\$0.00	5,278.93
<b>&lt;&lt; Totals &gt;&gt;</b>				29,318.40	0.00	29,318.40

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 16-33197-ABG

Case Name: GILL, MICHELLE A.

Trustee Name: ILENE F. GOLDSTEIN

**Balance on hand:** \$ 29,318.40

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Auto Finance, a div	12,925.32	12,925.32	0.00	12,925.32

Total to be paid to secured creditors: \$ 12,925.32

Remaining balance: \$ 16,393.08

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - ILENE F. GOLDSTEIN	3,155.81	0.00	3,155.81
Attorney for Trustee, Fees - LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	6,440.00	0.00	6,440.00
Attorney for Trustee, Expenses - LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	168.65	0.00	168.65

Total to be paid for chapter 7 administration expenses: \$ 9,764.46

Remaining balance: \$ 6,628.62

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 6,628.62

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 6,628.62

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 1,320.46 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Armed Forces Bank, N.A.	866.24	0.00	866.24
3	Seventh Avenue	328.56	0.00	328.56
4	LVNV Funding, LLC its successors and assigns as	125.66	0.00	125.66

Total to be paid for timely general unsecured claims: \$ 1,320.46  
 Remaining balance: \$ 5,308.16

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 5,308.16

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
Total to be paid for subordinated claims:				\$ 0.00
Remaining balance:				\$ 5,308.16

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.1% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$29.23. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 5,278.93.